

Benefits of Primerica's Life Companies

We Do What's Right for Families. Every Time.

Compare our company's premiums to other life insurance companies, and you'll find that Primerica is a leader in affordable protection. But Primerica's life insurance solutions go beyond dollars and cents. We're proud to bring you exceptional value through an innovative and simplified approach to protecting your family with life insurance.

How Does Your Insurance Company Compare?	Primerica's Life Companies	Other Life Companies
Complimentary Financial Needs Analysis (FNA)	✓	?
A Representative to Personalize Solutions & Provide Guidance	✓	?
Convenient Service in Person or Electronically	✓	?
Guaranteed Insurability to Age 95 ¹	✓	?
Affordable, Customizable	✓	?
Simplified Language for Easy Understanding of Policy Details	✓	?
Primary Waiver of Premium	✓	?
Terms Up to 35 Years ^{***}	✓	?
91% of Claims Paid Within 14 Days	✓	?
Up to 70% of Face Amount Terminal Illness Benefit With Waiver of Premium ²	✓	?
Automatic Increasing Benefit Rider ³	✓	?
Flexible Use of Riders to Increase Coverage	✓	?
One Child Rider Covers all Eligible Children in Family	✓	?
Affordable Industry Leading Renewal Options and Rates	✓	?
Convenient Digital Experience	✓	?
Policy e-Delivery	✓	?
Real-Time Underwriting at the Time of Application	✓	?
Achieved Contestability Honored	✓	?
No War or Terror Clauses	✓	?
Never Raised Rates Above Scheduled Rates ⁴	✓	?

* Primerica representatives market term insurance underwritten by the following affiliated companies in these respective jurisdictions: National Benefit Life Insurance Company (Home Office: Long Island City, NY) in New York state; Primerica Life Insurance Company (Executive Offices: Duluth, GA) in all other U.S. jurisdictions; Primerica Life Insurance Company of Canada (Head Office: Mississauga, ON) in Canada. As of December 31, 2021.

** As of July, 2021. A.M. Best ratings range in order from the highest ratings as follows: A++, A+, A, A-, B++, B+, B, B-, C++, C+, C, C-, D, E, F.

*** Terms up to 30 years in NY.

1. Applies only once applicable underwriting requirements are met for the approval and issuing of the initial policy.

2. The lesser of \$400,000 or 70%. Charges apply to activate Terminal Illness Benefit. Costs vary by state. This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate).

3. Must be under age 56 and issued non-rated coverage.

4. Scheduled rates not applicable in Canada as premiums are guaranteed.